

Plantation, FL 33322
July 11, 2007

Jennifer L. Johnson
Secretary, Board of Governors
Federal Reserve System
20 St. and Constitution Ave., NW
Washington, D.C. 20551

Dear Ms Johnson:

I am writing in reference to an article regarding credit cards that appeared in the South Florida Sun-Sentinel newspaper on June 17, 2007.

I would like to file my comments as follows:

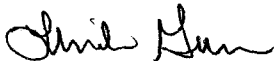
Credit card companies should not be allowed to use universal default.

Credit card companies should not be allowed to increase interest rates if a customer is late occasionally.

Credit card companies should not make their disclosures so difficult to read and understand.

Thank you for the opportunity to express my opinion.

Sincerely,

A handwritten signature in cursive script, appearing to read "Linda Gurr".

Linda Gurr